

... take control today!

Welcome!



Presenting today is:

- Heidi Knudson
 - Business Development Officer
 - You and Your Money Program
 Coordinator
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Program Purpose

 You and Your Money has enhanced the economic understanding of the class attendees. They are more knowledgeable and therefore better equipped to save for retirement, protect their financial interests and be better consumers.

Credit Unions' Collaborative Spirit



The project is unique because it took a cooperative spirit from all of the Credit Unions in the chapter to make it work.

We didn't look at the boundaries between us, but focused on the bigger picture, the need of our members.

Midland Empire Chapter of Credit Unions



- Altana Federal Credit Union
- Big Sky Federal Credit Union
- Billings Federal Credit Union
- Homestead Federal Credit Union
- Montana Health Federal Credit Union
- Rimrock Credit Union
- SEG Federal Credit Union
- Sky Federal Credit Union
- Valley Federal Credit Union

^{*}Additional Assistance from the MCUCD office

Program Details

- One facilitator representing all involved
- Running since July 2005
- Neutral facility
- Twice annually (Spring and Fall)
- FREE program
- Marketed to all Credit Union members
- FREE child care

Many Hands...

- Development of the program
- Topic selection
- Speakers
- Day care providers
- Refreshments



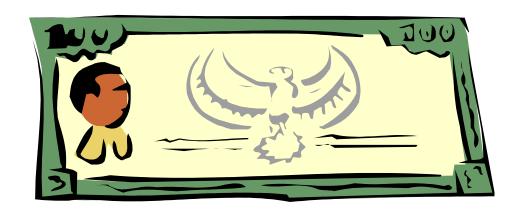
Topic Ideas

- Identity Theft
- Understanding Credit Reports
- Basic Financial Services
- Estate Planning
- Budgeting
- Predatory Lending
- Refinancing your home



<u>Incentive</u>

Participants that attend all three nights in one session receive a \$50 Savings Bond.



Program Costs

- Annually between \$1000-\$3000
 - Facility rental
 - Savings bonds
 - Appreciation gifts
 - Supplies

Winners!

- 2007
 - Montana Credit Unions for Community
 Development Philosophy in Action Award
 - National Credit Union Association Dora Maxwell Social Responsibility Award

FREE tools!

www.whereyourgreengrows.org

Checking Basics 101
Savings Basics 101
Managing Credit 101
Building a Budget 101
Home Buying 101
Preventing Identity Theft 101



Questions - Comments



Thank you for coming!!!

